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2022

UK Salary Guide

FINANCIAL SERVICES - EMPLOYEE BENEFITS

www.idexconsulting.com



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Welcome to the IDEX Employee Benefits UK Salary Guide 2022.

Whilst 2020 was a very tumultuous year, and a fair degree of uncertainty flowed into the first 3-4 months of 2021, the UK EB sector has done what it's always done incredibly successfully: it has adapted, repositioned, and

continued to work hard to look after the interests of members and sponsors alike.

Covid-19 is still having a material impact on the entire economy, and with Employee Benefits, Healthcare and Risk affecting every sector, it is clear the effects will still be felt for several years to come. What is very reassuring to see after a predominantly fallow 2020, and a slow start to 2021, the market has really picked up, with more firms hiring for more roles than pre-pandemic.

Operationally there has been a huge shift away from a predominantly office-based culture to more staff working from home more often, and in many cases fully remote. Whilst it is clear that this has had no negative impact on productivity and therefore could be perceived as a credible model in perpetuity, it has thrown up a number of challenges, especially as we begin to move into the initial post-covid phase: -

- How do you train the next generation of staff and leaders when they don't have the same access to that 'osmosis' learning that you get from working in the same office as more experienced colleagues?
- How do you maintain company culture, employer brand, that feeling of togetherness and staff loyalty when people are only meeting their colleagues f2f once every couple of months?
- How do you encourage experienced members of a workforce to return to the office to help develop the next generation when they have experienced the benefits and flexibility of working from home
- How do you stop "Working from Home" turning into "Living at Work", an acknowledged risk to wellbeing

One very positive effect of the more flexible approach to working has been the ability of employers to cast their net much wider when seeking to recruit. Without the ties

to a particular office, many roles are now geographically ambivalent, opening up much wider talent pools for employers, and giving individuals who live away from major conurbations greater options in how and where to progress their careers.

Despite resilient revenues since the start of the pandemic, most areas of the EB advisory sector sensibly throttled back their growth plans in 2020 and early 2021 due to the innate uncertainty in the short term economic outlook.

As confidence increased in the early part of 2021 these plans have been dusted off and put into action, resulting in unprecedented job creation within the market. To put this in context, as I write this we are seeing 80% more opportunities across the market that at the same time in 2019, which in itself was 45% up on the previous year.

This has caused another 'War for Talent', as first identified by McKinsey in 1997: the majority of firms in a sector all looking for similar talent at the same time, within a candidate-scarce market. Take it from a veteran of 25 years recruiting talent within the Employee Benefits markets: if you ever wondered what it's like on the other side of the fence, you will never get a better opportunity to take a look.

This has led to companies having to change their messaging, processes and recruitment models to adapt, and to maximise their chances of securing the talent they need to drive their businesses forwards. For example, flexible working is now baked-in to all discussions; speed of recruitment process is vital once interested talent has been identified; communication, marketing and branding have all become vital cogs in the attraction wheel.

Increasingly we are seeing more forward-thinking firms move away from old fashioned recruitment methods to partnering exclusively with sector specialists with a more bespoke joined-up approach to attracting talent. This has holistic benefits, as job fill increases from c. 30% to nearer to 90%; the talent gets a better, more cohesive experience throughout their recruitment journey.

Here at IDEX we have a growing portfolio of clients that have agreed to operate this partnership model, and their results speak for themselves, getting better hiring results faster.

Iain Garfield
Regional Director

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Following on from a challenging 2020 due to Covid-19, 2021 has been a stronger year of growth for many businesses within Insurance, Financial Services and Legal, thanks chiefly to the combination of economically resilient sectors returning to normal trading and the rapid adoption of flexible working and other changes made by many businesses bearing fruit. The great news is that this positive growth is projected to continue into 2022 and beyond.

Undoubtedly, one of the biggest changes caused by the pandemic, has been the rise of flexible working.

What started as a survival mechanism for many firms has become a huge win for everyone. Staff have enjoyed record levels of job satisfaction and productivity, largely due to a better work / life balance and cost savings.

For firms, these savings translated into profitability, with reduced office costs, increased productivity and larger national presence all contributing to record income and profit levels.

In a recent IDEX survey of over 3,000 employees, over 70% reported that they would seek alternative employment if required to return to the office full time, so this is already having a big impact on recruitment strategies:

- Working from home has opened up competition for talent to a whole new level, with London firms approaching talented individuals in the north of England and even Scotland, driving up salaries and highlighting the importance of good employer brand and retention strategies.
- An improved business environment has led to a surge in vacancies, exacerbating an already candidate scarce market.

- Increased salaries due to the demand are creating disparity between existing staff and new joiners causing potential tensions in the business which must be addressed in order to retain the best staff.
- Questions over how firms maintain their culture, retain staff and train the next generation of leaders / producers without “osmosis learning” are front and centre for professional services firms.

Because of these, the way in which leading firms recruit has seen a seismic shift, away from the ineffective, contingent recruitment practices to more advanced, “Talent Nurturing”.

This allows forward thinking, growth orientated firms to build a pipeline of the very best individuals to nurture and recruit over months and years, rather than focussing on the smaller, active talent available right now.

In this “War for Talent” we are increasingly seeing these firms partnering exclusively with key recruiters / business growth partners to ensure they are at the front of the queue for talent.

If you would like to find out more about how these solutions can drive your business growth, please contact **Tony Bates** on tony.bates@idexconsulting.com or **07534 507 007**.

London & South East

“ This guide has been created with you in mind; our valued client partners and established candidate network. Whether you're looking to benchmark current employee packages, increase headcount in your team, keen to see what your peers are being paid or considering new opportunities... we've got it all covered!

We've utilised years of knowledge and exposure within the Employee Benefits market to bring you this guide which contains insight into the key remuneration levels and market trends from the last 12 months to support you with your 2022 plans and beyond

In our last guide, we looked at how 2020's events would change the landscape of the Employee Benefits recruitment market. This is something we've encouraged clients to do for many years, but the restrictions during the pandemic forced some firms into trialling new working patterns and it seems to have paid off. There have been many benefits to both client and candidate, too many to list, as a result of this new

way of working. The rise in flexibility has allowed many employers to increase their candidate talent pool as they're no longer restricted by office location. And for candidates (especially those living outside London/SE) have had the option to consider larger, London centric firms without the need to relocate

After so much uncertainty and reduced recruitment spend for many firms, it's extremely exciting to see that many of our clients are now outperforming pre-pandemic figures, delivering increased levels of growth and have the need to ramp up recruitment to continue this trend. Recruitment is changing and we're here for it – the team are constantly evolving our offering to deliver for our clients. We've seen a huge reduction in contingent, one-off recruitment and more and more clients are looking to work on a project basis over a prolonged period of time to support them in delivering business critical hires

Attracting top-performing candidates remains a challenge, but not impossible

with the right recruitment process and strategy. There's so much more to consider now given the number of firms looking to recruit the same type of individuals; but partnering with a specialist consultancy can guide you on the best approach. The number of new entrants into the market is still not where it needs to be, and this is something the industry really needs to focus on over the coming years to reduce a real talent gap in the future

For candidates, there's more choice than ever. The key factors being considered when looking for a new role are; flexibility, culture, involvement, benefits package/support and of course salary/bonus. Recruitment process is key – timely, organised and professional, remember, this is their first impression on you as a business!

I hope you find this guide useful, but if you require any further insight, please get in touch.”

Ashlea Walton
Client Director

JOB TITLE	1-3 years	4-8 years	9 years +
Employee Benefits			
Employee Benefits Administrator	£25,000 - £30,000	£28,000 - £35,000	£36,000 - £45,000
Employee Benefits Admin Manager	£35,000 - £40,000	£40,000 - £50,000	£48,000 - £60,000
Employee Benefits Associate Consultant	£34,000 - £40,000	£38,000 - £50,000	£48,000 - £55,000
Employee Benefits Consultant	£40,000 - £50,000	£48,000 - £65,000	£60,000 - £90,000
Employee Benefits Sales/Business Development	£50,000 - £66,000	£65,000 - £85,000	£85,000 - £110,000
Employee Benefits Director	£70,000 - £100,000	£100,000 - £120,000	£120,000 - £160,000
Group Risk & Healthcare			
Group Risk/Healthcare Admin	£25,000 - £30,000	£28,000-£35,000	£36,000 - £45,000
Group Risk/Healthcare Admin Manager	£35,000 - £40,000	£40,000 - £50,000	£48,000 - £60,000
Group Risk/Healthcare Associate Consultant	£34,000 - £40,000	£38,000 - £50,000	£48,000 - £55,000
Group Risk/Healthcare Consultant	£40,000 - £50,000	£48,000 - £65,000	£60,000 - £90,000
Group Risk/Healthcare Sales/ Business Development	£50,000 - £66,000	£65,000 - £85,000	£85,000 - £110,000
Group Risk/Healthcare Director	£70,000 - £100,000	£100,000 - £120,000	£120,000 - £160,000
Flex & Online			
Flex/Online Admin	£25,000 - £30,000	£28,000 - £35,000	£36,000 - £45,000
Flex/Online Admin Manager	£35,000 - £40,000	£40,000 - £50,000	£48,000 - £60,000
Flex/Online Associate Consultant	£34,000 - £40,000	£38,000 - £50,000	£48,000 - £55,000
Flex/Online Consultant	£40,000 - £50,000	£48,000 - £65,000	£60,000 - £90,000
Flex/Online Sales/Business Development	£50,000 - £66,000	£65,000 - £85,000	£85,000 - £110,000
Flex/Online Director	£70,000 - £100,000	£100,000 - £120,000	£120,000 - £160,000
Provider			
Telephone Consultant	£25,000 - £32,000	£32,000 - £37,000	£37,000 - £45,000
Business Development Manager	£38,000 - £45,000	£45,000 - £60,000	£58,000 - £75,000
Regional Sales Manager	£50,000 - £60,000	£58,000 - £68,000	£65,000 - £85,000
Head of Distribution	£100,000 - £115,000	£115,000 - £130,000	£130,000 - £150,000



Time to hire...

Employers working in partnership with IDEX and using our innovative solutions, have seen a significant reduction in the “Time to hire”.

Down by

53.97%

against 2021.

Significantly below the market average for Financial Services.

West Midlands

“2020 has been a tale of two halves. 2019 saw a greater majority of our clients experience record years for growth in headcount; with an increase in new job requisitions for experienced Consultants across the Midlands and North of England, and many businesses taking a prudent view to increasing consulting numbers across Q1 2020.

COVID-19 however, forced many businesses to re-consider their hiring strategies and the lockdown shifted the focus on digital transformation and business continuity, to allowing more of their employees the flexibility to work from home.

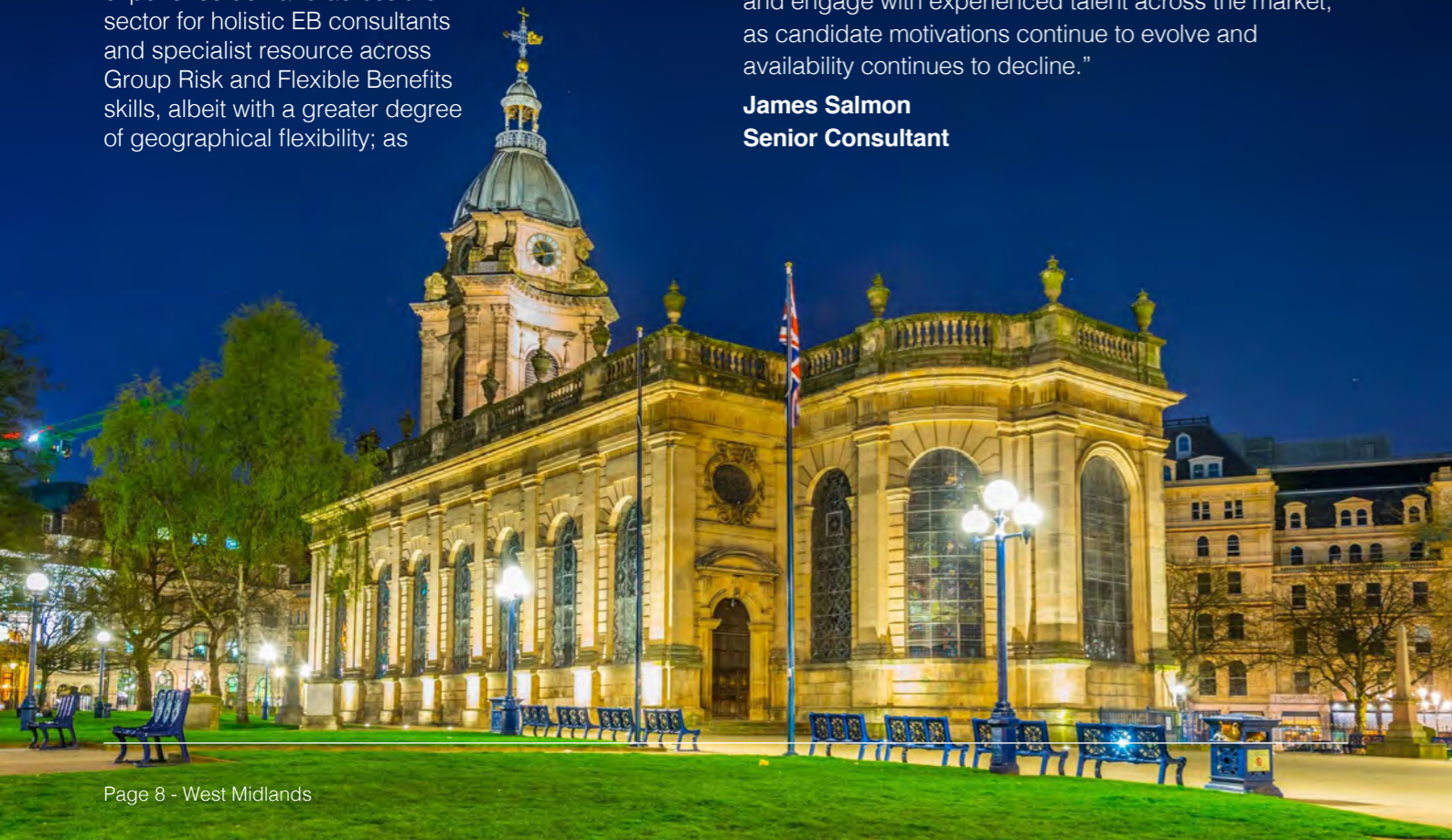
As a talent management business, we have continued to experience demand across the sector for holistic EB consultants and specialist resource across Group Risk and Flexible Benefits skills, albeit with a greater degree of geographical flexibility; as

businesses move to more agile workforce models and focus on engaging with their clients digitally.

We have seen an increase in new job requisitions which have more geographical flexibility; as businesses move to a more agile model and continue the focus on engaging with their clients digitally. As such, we've seen a more modest change in salaries across some regions but not all.

With experienced and 'passive' talent now being more apprehensive to consider their options amongst ongoing economic uncertainty; it's imperative organisations consider complex talent acquisition strategies to attract and engage with experienced talent across the market, as candidate motivations continue to evolve and availability continues to decline.”

James Salmon
Senior Consultant



JOB TITLE	1-3 years	4-8 years	9 years +
Employee Benefits			
Employee Benefits Administrator	£20,000 - £25,000	£26,000 - £32,000	£33,000 - £40,000
Employee Benefits Admin Manager	£30,000 - £35,000	£36,000 - £42,000	£42,000 - £55,000
Employee Benefits Associate Consultant	£30,000 - £35,000	£36,000 - £42,000	£43,000 - £55,000
Employee Benefits Consultant	£38,000 - £45,000	£46,000 - £60,000	£61,000 - £85,000
Employee Benefits Sales/Business Development	£45,000 - £60,000	£61,000 - £76,000	£77,000 - £95,000
Employee Benefits Director	£70,000 - £90,000	£91,000 - £119,000	£120,000 - £150,000
Group Risk & Healthcare			
Group Risk/Healthcare Admin	£20,000 - £25,000	£26,000 - £32,000	£33,000 - £40,000
Group Risk/Healthcare Admin Manager	£30,000 - £35,000	£36,000 - £42,000	£42,000 - £55,000
Group Risk/Healthcare Associate Consultant	£30,000 - £35,000	£36,000 - £42,000	£43,000 - £55,000
Group Risk/Healthcare Consultant	£38,000 - £45,000	£46,000 - £60,000	£61,000 - £85,000
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Group Risk/Healthcare Director	£70,000 - £90,000	£91,000 - £119,000	£120,000 - £150,000
Flex & Online			
Flex/Online Admin	£20,000 - £25,000	£26,000 - £30,000	£31,000 - £35,000
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Flex/Online Sales/Business Development	£45,000 - £60,000	£61,000 - £76,000	£77,000 - £95,000
Flex/Online Director	£70,000 - £90,000	£91,000 - £119,000	£120,000 - £150,000
Provider			
Business Development Manager	£40,000 - £50,000	£45,000 - £55,000	£50,000 - £65,000
Regional Sales Manager	£60,000 - £80,000	£70,000 - £90,000	£80,000 - £100,000
Head of Distribution	c£100,000	c£120,000	c£140,000

During 2021 we saw a

87.73%
INCREASE

in the jobs available, however the number of candidates seeking a move only

INCREASED BY
64.1%.

Further exacerbating the “war for talent”



According to a recent survey of the Financial Services market...

53%
of employees

would look at finding a new job if they were asked to return to the office five days a week.

JOB TITLE	1-3 years	4-8 years	9 years +
Employee Benefits			
Employee Benefits Administrator	£20,000 - £25,000	£26,000 - £32,000	£33,000 - £40,000
Employee Benefits Admin Manager	£30,000 - £35,000	£36,000 - £42,000	£42,000 - £55,000
Employee Benefits Associate Consultant	£30,000 - £35,000	£36,000 - £42,000	£43,000 - £55,000
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Group Risk/Healthcare Director	£70,000 - £90,000	£91,000 - £119,000	£120,000 - £150,000
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Business Development Manager	£40,000 - £50,000	£45,000 - £55,000	£50,000 - £65,000
Regional Sales Manager	£60,000 - £80,000	£70,000 - £90,000	£80,000 - £100,000
Head of Distribution	c£100,000	c£120,000	c£140,000

In 2021, we have seen a

231.82%
INCREASE

in the number of firms utilising our advanced talent solutions.

Benefiting from a significantly shorter recruitment process and access to better quality individuals than traditional recruitment methods.

“2020 has been the strangest year most of us will ever encounter in our lifetime, but financial services has remained a strong and essential market during the turbulent times. Most businesses adapted to remote working very quickly and the resilience of the workforces has ensured that productivity and revenue has not dipped like other industries. The Scottish recruitment market has remained buoyant. Once the initial shock of lockdown in March/April had passed, businesses continued to recruit key roles. The overall job market remains strong and the market for the best candidates continues to be intense. In today’s job market employers must be flexible, decisive and fast if they want to attract the best people. In 2021, candidates will also be more willing to take a risk and make a move. Skilled candidates will find plenty of opportunities to further their careers by working with professional recruiters. The professional recruiter also has a clear part to play on behalf of the employer, providing expertise around candidate expectation and availability as the market continues to evolve. Home working or flexibility on hours will continue to be vitally important, particularly with working parents within the workforce. The coming year is set to be exciting with businesses getting the chance to build on the solid foundations set in 2020.”

Alison MacMillan
Client Director

JOB TITLE	1-3 years	4-8 years	9 years +
Employee Benefits			
Employee Benefits Administrator	£20,000 - £25,000	£26,000 - £32,000	£33,000 - £40,000
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Top 4 reasons candidates moved jobs in 2021:

- **Company Culture**
- **Working Environment / Flexible Working**
- **Salary**
- **Career Progression**



JOB TITLE	1-3 years	4-8 years	9 years +
Employee Benefits			
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Flex/Online Consultant	£38,000 - £45,000	£46,000 - £60,000	£61,000 - £85,000
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Flex/Online Director	£70,000 - £90,000	£91,000 - £119,000	£120,000 - £150,000
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Regional Sales Manager	£60,000 - £80,000	£70,000 - £90,000	£80,000 - £100,000
Head of Distribution	c£100,000	c£120,000	c£140,000

Home working – Here to stay!

“ The Covid-19 pandemic pushed a large number of employers to adopt flexible working solutions, including home working, across the whole business.

This is still the norm and is expected to be so for the foreseeable future, as individuals enjoy better work/life balance, productivity and reduced comute costs.

Meanwhile many firms are benefiting from record levels of profitability due to cost saving and productivity boosts.”



Well, 2021 has certainly been a tale of two halves...

In H1 UK businesses faced significant challenges, spending the majority in Lockdown as the government vaccine rollout gained momentum and many businesses adapting to survive.

But H2 has seen a remarkable bounce back with "growth" being the

primary objective for many businesses within our niche specialisms, as they switch from Survive to Thrive.

2021 saw IDEX adapting to the ongoing pandemic and this has allowed us to continue our year-on-year growth and record our most successful year in our 16 year history. This is largely due to choosing to work closer with fewer clients, providing a noticeably different service as IDEX evolved into a Business Growth Consultancy through one of the toughest economic periods on record, and I would like to thank every one of our clients and our fantastic team at IDEX for this.

While tough times continue for some sectors – there is significantly more positivity & confidence about 2022, particularly within our 3 practice areas.

This is backed up by national statistics provided by the ONS and REC who recently reported that Employment confidence has reached a record level. The net employment balance – which measures the difference between employers expecting to increase staff levels and those expecting to decrease staff levels – has risen for the fourth consecutive quarter.

At +32, it has reached its highest level since tracking began. The REC also reported that the proportion of employers planning to recruit in the first 3 months of 2022 has risen to 69%.

2022 is clearly going to bring a host of new challenges brought about by a number of factors. We are in the throes of a hard market, exacerbated by the aftermath of Covid, and as many firms seek to grow, talent has never been so scarce.

Covid and increased digitalisation has caused many older individuals to consider retirement, leaving a large talent gap causing "89% of employers to say that attracting top talent was their largest challenge" and "65.7% of firms said "Building talent pools for the future" was their number 1 priority and "33.9% were prioritizing succession planning in 2022".

What we can be certain of during 2022, is that we will see many entirely new challenges for employers. It is already clear that Employee Engagement and Culture in a remote or flexible workplace is becoming a key battleground for the retention and attraction of high performing talent.

IDEX has always been driven to provide our clients with value adding, innovative solutions and during 2022, we will be expanding our Business Growth Program.

A genuinely exciting & transformative new partnership where we can utilise advanced marketing techniques and technology to build you a pipeline of the very best, high performing individuals or/and business acquisition opportunities. Ideal for businesses looking to grow extensively over the next few years.

IDEX's culture is based around delivering an exceptional Client and Candidate experience, allowing us to work as Trusted Advisors, there to provide advice and guidance at every step of your business or career growth.

We would love to hear your feedback on IDEX, please contact me directly with any positive comments or constructive feedback.

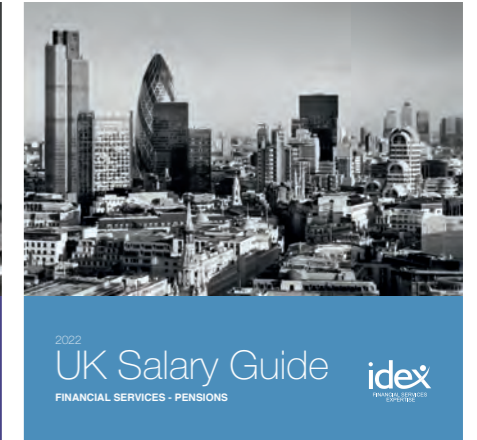
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Chief Executive Officer
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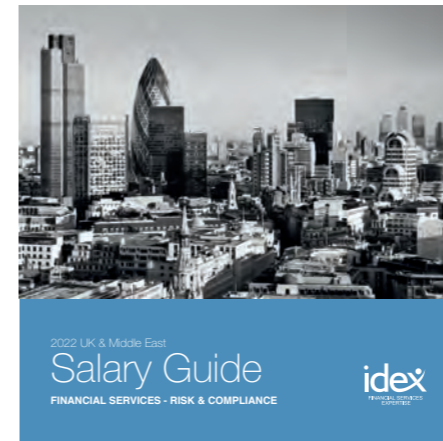
General Insurance - Insurance Broking



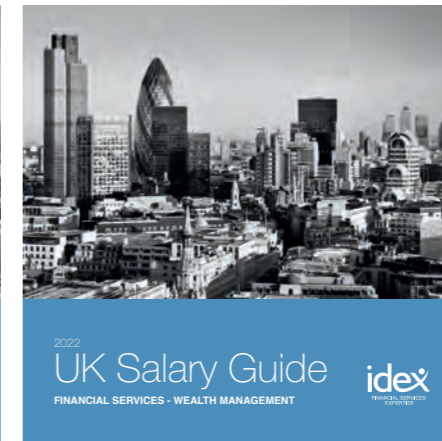
General Insurance - Insurance Company & MGA



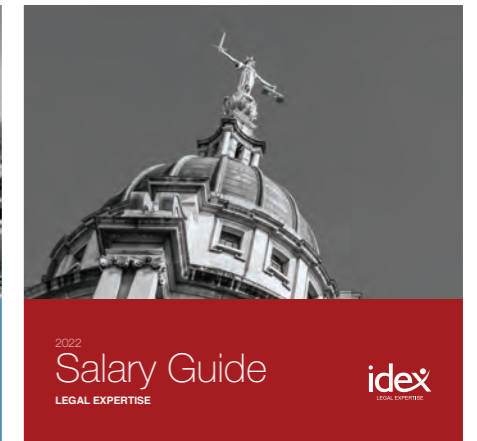
Financial Services - Pensions



Financial Services - Risk & Compliance



Financial Services - Wealth Management



Legal Expertise